

WHAT IS CLAIMED IS:

1 1. A billing statement comprising:
2 a description of a transaction; and
3 an offer pointer associated with the transaction,
4 wherein the offer pointer comprises information that may be used to review an
5 offer.

1 2. A billing statement according to Claim 1, wherein the billing statement
2 comprises a printed document.

1 3. A billing statement according to Claim 1, wherein the billing statement
2 comprises viewable electronic data.

1 4. A billing statement according to Claim 1, wherein the offer pointer
2 comprises a Uniform Resource Locator.

1 5. A billing statement according to Claim 4, wherein the offer pointer further
2 comprises a code for submission to a website referenced by the Uniform Resource
3 Locator.

1 6. A billing statement according to Claim 5, wherein the code is associated with
2 the offer.

1 7. A billing statement according to Claim 1, wherein the offer pointer
2 comprises a telephone number.

1 8. A billing statement according to Claim 7, wherein the offer pointer further
2 comprises a code.

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1 9. A billing statement according to Claim 8, wherein the code is associated with
2 the offer.

1 10. A billing statement according to Claim 1, wherein the offer pointer is not an
2 offer.

1 11. A billing statement according to Claim 1, wherein the transaction is one of
2 a plurality of transactions described in the billing statement.

1 12. A billing statement according to Claim 1, wherein a plurality of
2 transactions are described in the billing statement, and wherein the offer pointer is
3 associated with more than one of the plurality of transactions.

1 13. A billing statement according to Claim 1, wherein the offer is an offer to
2 reduce an amount owed associated with the transaction.

1 14. A billing statement according to Claim 1, wherein the offer is an offer to
2 reduce an interest rate on an amount owed.

1 15. A billing statement according to Claim 1, wherein the offer is an offer to
2 extend a due date by which a minimum due amount is due.

1 16. A billing statement according to Claim 1, wherein the offer is an offer to
2 eliminate a minimum due amount.

1 17. A billing statement according to Claim 1, further comprising:
2 a second description of a second transaction; and
3 a second offer pointer associated with the second transaction,
4 wherein the second offer pointer includes second information that may be used
5 to review a second offer.

1 27. A billing statement according to Claim 23, wherein the offer pointer
2 comprises a telephone number.

1 28. A billing statement according to Claim 27, wherein the offer pointer further
2 comprises a code.

1 29. A billing statement according to Claim 28, wherein the code is associated
2 with the offer.

1 30. A billing statement according to Claim 20, wherein the transaction is one of
2 a plurality of transactions described in the billing statement.

1 31. A billing statement according to Claim 20, wherein a plurality of
2 transactions are described in the billing statement, and wherein the offer is associated
3 with more

1 32. A billing statement according to Claim 20, further comprising:
2 a second description of a second transaction; and
3 a second offer associated with the second transaction,
4 wherein the second offer is an offer to reduce an amount owed associated with
5 the second transaction.

1 33. A billing statement according to Claim 32, wherein the second offer is
2 identical to the first offer.

1 34. A billing statement according to Claim 20, wherein the offer is located
2 adjacent to the description.

1 35. A billing statement according to Claim 20, wherein the amount owed is
2 equal to a minimum payment due.

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1 36. A billing statement according to Claim 20, wherein the amount owed is
2 equal to a cost of the transaction.

1 37. A billing statement according to Claim 20, wherein the amount owed is
2 equal to a total amount owed described in the billing statement.

1 38. A method comprising:
2 generating a billing statement including a description of a transaction and an
3 offer pointer associated with the transaction,
4 wherein the offer pointer includes information that may be used to review an
5 offer.

1 39. A method comprising:
2 generating a billing statement including a description of a transaction and an
3 offer associated with the transaction,
4 wherein the offer is an offer to reduce an amount owed associated with the
5 transaction.

1 40. A method comprising:
2 receiving transaction information;
3 determining an offer pointer based on the transaction information, the offer
4 pointer including information that may be used to review an offer; and
5 transmitting the offer pointer to a customer via a billing statement.

1 41. A method comprising:
2 receiving transaction information;
3 determining an offer based on the transaction information;
4 determining an offer pointer, the offer pointer including information that may be
5 used to review the offer; and

